

## A SOCIOLOGICAL ANALYSIS OF GROUP LENDING IN BOLIVIA

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The two largest Bolivian group lending programs are directed by the Bolivian Agricultural Bank and by the National Community Development Service. Both rely heavily on USAID financing. The programs are described and the extent to which they do not experience the major advantages associated with group lending is examined. Major advantages are: (1) getting credit to poor, previously inaccessible small farmers; (2) lower borrower transaction costs; (3) lower lender transaction costs; (4) higher repayment rates; and (5) more extensive technical assistance. Sociological interpretations of why these advantages do not occur are proffered. Some are based on differences in cultural values and attitudes towards credit and formal credit institutions. They are illustrated by comparing indigenous informal credit markets with formal markets. Other interpretations focus on group characteristics and include: (1) group formation; (2) social cohesion; (3) leadership; and (4) size. It is concluded that formal credit systems need to be adapted to the prevalent social milieu of rural communities if small farmer group lending programs are to be successful.

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### Introduction

A determination by international donors that benefits from projects initiated in lesser developed countries were not reaching their poor majorities has resulted in a shift away from capital development and institution building programs. The belief that fruits from these basic investments would "trickle down" to the poor was questioned and a priority has been given to programs that impact directly on the poor. This shift is evident in financial markets where attempts have been made to deliver agricultural credit to the rural poor. Public, and particularly private, lending institutions have traditionally shied away from this potential clientele group because they are considered to be high risk and because transaction costs per unit of money lent to them are greater.

Several financial innovations emerged as attempts were made to provide financial services to the rural poor. One of these is group lending. Group loans are thought to have at least four advantages over individual loans: (1) lenders are able to reduce loan transaction costs by making one loan to a group rather than making many small individual loans; (2) joint liability implicit in group loans reduces loan default rates and collection costs for delinquent loans; (3) costs of providing technical assistance are reduced by working through groups rather than individuals; and (4) borrower transaction costs are reduced which makes formal loans and timely repayment of them more attractive to small borrowers (Adams and

Pablo, 1980). A fifth advantage is that group loans give access to low interest money to small borrowers who may otherwise be unable to obtain it because of language, literacy and other barriers.

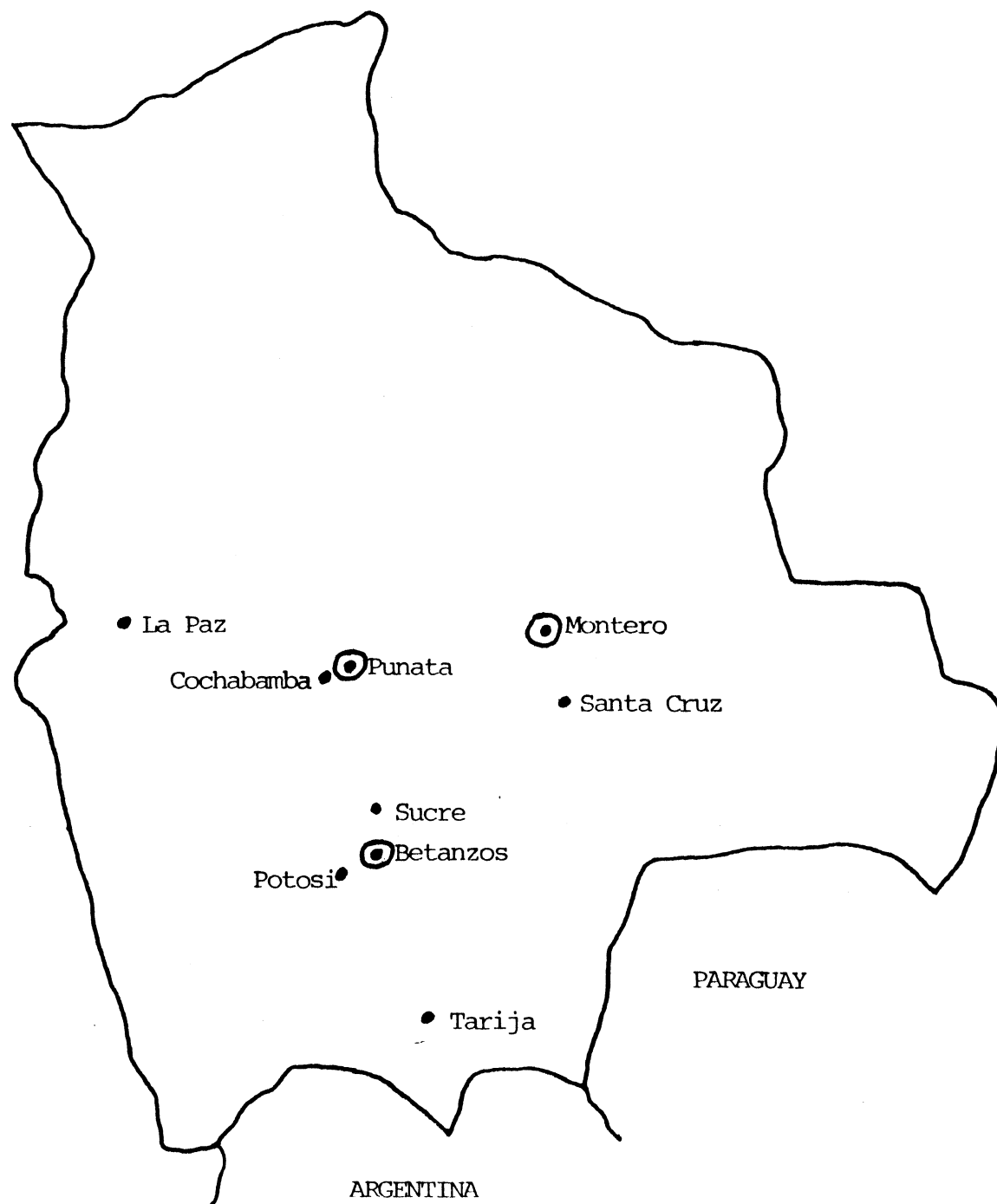
In this paper we evaluate the effectiveness of major farmer group lending programs in Bolivia. In doing so, we focus on sociological aspects of group lending. The analysis is divided into three parts: (1) a description of the major group lending agencies; (2) a review of the major problems encountered in their group lending programs; and (3) a discussion of sociological issues and research problems whose attention may help improve the programs.

#### The Data

Data on group lending programs were collected in Bolivia during June and July, 1979 by the principal author while he participated in a Rural Financial Sector Assessment. They were taken from intensive interviews with group loan recipients, officials of the Bolivian Agricultural Bank (BAB), officials and technical assistance agents of Integral Cooperatives that are sponsored by the National Community Development Service, and regional and national directors of these institutions. The interviews were recorded on cassette tapes.

Data were collected in three regions of Bolivia found in Figure 1. Betanzos is a highland region located several hours from Potosi. Cochabamba is located in the valleys between the altiplano and the Eastern lowlands. Many small farmers in these regions speak Quechua, an indigenous language. Santa Cruz is located in the Eastern lowlands. Each region has distinct climatic and cultural features.

Figure 1: Areas of Group Lending Survey in Bolivia



⊙ Offices of Lending Institutions

### Principal Bolivian Group Lending Programs

(1) The Bolivian Agricultural Bank - The BAB is the primary formal lending institution in agriculture. It has made group loans under two different AID financial credit programs. They are the Agricultural Refinancing Fund-2 Program and the Small Farmer Credit Program. Both are oriented to small farmer clientele. BAB increased its lending activity with small farmers during the 1970's. In 1970-71, 27 percent of its loans went to small farmers. They represented less than five percent of the total volume of money loaned. In 1977-78, 85 percent of its loans were made to small farmers. They represented 55 percent of the total volume of loans made. Of these loans, 27 percent were disbursed as group loans and represented approximately 31 percent of the total volume of credit given during that period (Ladman, et al., 1979: VI-4,5,6).

Group loans were generally made to three to five farmers. Group members had to sign a statement<sup>1</sup> in which they agreed to joint liability for loan funds received by other members. The assumption underlying this procedure was that it would stimulate the members to pressure each other to repay their portion of the loan. The group selected one or two members to carry out the loan transaction with the appropriate BAB office. Administrative costs were lower because fewer persons were required to negotiate the loan.

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<sup>1</sup>Poder Notorial.

(2) The Integral Cooperatives - There are presently three Integral Cooperatives in Bolivia. They were organized and are supervised by the National Community Development Service. The Cooperatives provide services to small farmers. Support for the lending program came through the Revolving Credit Fund for the Development of Small Farmer Organizations (CROFOC) which was financed almost entirely by AID.

The Cooperatives are organized at two levels. At the central level, they are managed by paid professionals who are assisted by administrative, credit and vigilance committees. These committees consist of cooperative members. In the surrounding rural areas, members are aggregated into base groups. Several of them are based on nuclei of previous indigenous organizations. Each base group has a president, a secretary and several "substitutes". Loan proposals originate at the base group level and are submitted to the Cooperative's central office for approval. Base groups may aggregate over 100 farmers and represent several rural communities. Hence, identification of members with one another may be limited. Each base group is represented in the Cooperative's general assembly by three of its members.

The National Community Development Service maintains several employees who provide technical assistance to the members of the Cooperatives. In addition, the Cooperatives have hired several agents directly. Each Cooperative also has an advisor provided by the National Community Development Service. The advisor's job is to assist the manager organize and administer the Cooperative. Cooperatives are also advised by credit, technical assistance, and administration specialists, who are located in La Paz.

Principal Problems Associated with  
Group Lending to Small Farmers

The following discussion will center on the five aforementioned advantages that are associated with group lending. It will discuss whether and to what extent they are attained and factors that inhibit their realization.

(1) Providing Poorer Farmers with Access to Low Interest Loans - Field interviews indicated that many farmers who received loans through groups had never obtained loans in the formal credit market. Most of them spoke little or no Spanish and were illiterate. They typify the poorest of the poor and are likely to identify visits to a bank to request a loan with high "social transaction costs" (Miller, 1979).

(2) Reducing Loan Delinquency Rates - In general, repayment rates were as high for group loans as they were for individual loans to small farmers, and better than for those made to larger farmers in the Eastern lowlands. However, there was considerable variation in repayment rates from region to region by lending institution. The BAB encountered low delinquency rates in its group lending program in Betanzos, but high rates in Santa Cruz and Cochabamba. On the other hand, delinquency rates were lower for the Integral Cooperative lending program in Cochabamba than for those in Betanzos and Santa Cruz.<sup>2</sup>

Several explanations were given by cooperative officials for these variations. First, they cited variations in the cultural traits of populations in these different regions, especially different orientations towards collective activity. The Punata region of Cochabamba was the seat of the 1952 revolution.

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<sup>2</sup>The group lending programs in Betanzos and Santa Cruz were new and most initial loans had not yet become due. Leaders of these cooperatives feared high delinquency rates based on initial poor repayment performance.

The small farmers either drove away or killed the large land holders at that time and received small individual parcels of land. Officials noted that the communal farming orientation prevailing prior to the Spanish conquest was destroyed along with most facets of the indigenous culture during the colonial era. Small farmers of this region own land, but are highly individualistic in running their farms. BAB encountered many problems in its group lending program and the local branch manager indicated that the Bank intended to abandon group lending. In contrast, the Betanzos region experienced less cultural hegemony during the colonial period, and the "ayllu" concept of communal effort is still very real. It is manifest in the collective cultivation of communal lands and in the practice of "ayni"--a sharing of favors between two or more farmers.

Another explanation that was given for variations in repayment rates is the occurrence of unseasonal climatic variations. Farmers indicated that floods, droughts, frost and hail all have a bearing on agricultural yields. When crop failures occur, farmers are less likely to repay their loans if they are made "in-kind". The Integral Cooperatives have several lending programs in which they provide seed, fertilizers and other production inputs directly to the farmer. Because these are all related to crops, there are no cash receipts to repay loans when crop failure occurs. Most loans are refinanced for another period when this happens. When loans are made "in-cash", farmers often repay the loan in spite of crop failures. This is because they normally invest loan monies in several activities, including the purchase of farm animals. Indeed, investments in animals are probably their best hedge against risk. As one small farmer in Eastern Bolivia mused after relating the loss of a rice crop due to flooding, "Next year I intend to invest in "ganado" (cattle) for they truly result in "ganado" (earnings) while crops often result in "perdido" (loss)."



Several other explanations for variations in delinquency rates emerged during the field work. One is the nature of the small farmer orientation towards the federal government. Many believe that the government should provide for their basic necessities--a generalized patron so to speak. It may do so through distributing money and production inputs. The interviews indicated that small farmers tend to view the Integral Cooperatives as government organizations. Base groups, therefore, have a tendency to "defend" rather than "represent" the interests of their members when interacting with Cooperative officials. This implies, among other things, obtaining "give away" money from the Integral Cooperative. Many farmers do not believe that the Cooperative is their organization or that their own deposits are loaned back to them.

Yet another partial explanation for loan delinquency is the lack of social cohesion that exists within groups. Many groups are impromptu organizations that were formed for the sole purpose of obtaining credit. The lack of cohesion is perhaps best illustrated by the formal imposition of joint liability in the BAB group lending program through the poder notorial requirement. Several factors may cause the lack of cohesion including the lack of effective group leadership; the large group size (many base groups in the Integral Cooperatives have over 100 members); the tendency to group individuals from several rural communities; and the lack of other group goods in addition to credit. Each factor implies that group members rarely interact with one another and have little in common in addition to the loans. The result is a limited sense of "group" or collective responsibility. Farmers indicated that group cohesion and social pressure for repayment of loans exists in the informal market. The pressure is due to prevailing behavioral norms that have evolved in the community.

A final explanation for default on group loans is the lack of technical assistance offered to the small farmer. Technical assistance is considered by many to be a necessary condition for the introduction of new technology into small farmer production systems. BAB supervises loans but does not provide any direct technical assistance. BAB has a general agreement with the National Extension Service to provide assistance but bank officials and farmers both agree that little if any is provided (Ladman, et al., 1979: VI-35).

The situation is different for the Integral Cooperatives. Each has several extension agents working directly with its members. Several have received university agronomy degrees, and others are "agronomy experts" (peritos agronomos) who have received some post-high school training.

Extension agents of the Integral Cooperatives are often distrusted by Cooperative members. One reason is that they assume multiple and often conflicting roles, including: (1) coordinator of outside technical assistance; (2) advocate of the Integral Cooperative; (3) make of loan applications; (4) collector of loans; (5) extension agent/educator responsible for teaching the proper use of new technologies, etc., and (6) supervisor of base group meetings. Distrust is also attributed to the fact that small farmers feel that "agents and small farmers live in two different worlds." When agents live among the farmers they are more likely to obtain their trust and, consequently, to encourage payment of loans and the proper use of new production technologies.

(3) Reducing Administrative Costs - Lender administrative costs have remained high because of loan payment delinquencies. The regional BAB branch in Punata opened files on individual borrowers and decided to collect loans individually even though disbursements were made to groups.

The Integral Cooperatives have central offices that are used to disburse and collect loans. Some groups repay loans at these offices. However, many members rarely visit them. It was originally planned that base group leaders would collect payments and deliver them to the central office, but frequently this did not occur. Many base groups are located at considerable distances from the central office. Hence, small farmers are discouraged from making payments by travel requirements, while lenders assume costs associated with the collection of delinquent loans by extension agents. Frequently, it takes an entire day for an agent to travel to a base group area.

In summary, loan disbursement costs are reduced, but loan collection costs are as great if not greater than those associated with individual loans.

(4) Reducing Borrower Transaction Costs - Borrower transaction costs are supposedly reduced because only one person is required to negotiate the loan at the Bank or Integral Cooperative and because group loans reduce the documentation required on the part of the small farmers. Have these costs been reduced?

For Integral Cooperatives, loan plans for base group members are prepared at base group meetings with the assistance of an extension agent. The base group Auxiliary Administrative Committee recommends individuals for loans. The plan is then taken by the base group officers to the central office where loans are authorized after proper deliberation. Individual base group members then collect "in cash" or "in kind" at the central office and/or authorized distributors of production inputs. The criteria used by base group committees to evaluate member eligibility for loans vary.

Requirements are minimal, and borrowers are required to visit the central office only once which further reduces their costs.

For BAB loans, one or two group members are selected as representatives to carry out the loan transactions. This supposedly reduces borrower transaction costs. Each member receives part of the loan to carry out preplanned activities. Little cohesion is found in the groups as most were formed only to obtain credit. Perhaps because of it, many individual members have insisted on going to a BAB office to receive disbursements and make payments. This is truer in the Cochabamba area than in the Betanzos area and is probably related to the individualistic/collective orientation differences that were previously mentioned. When farmers deal individually with BAB offices, transaction cost reductions are minimal.

(5) Reducing Technical Assistance Costs - Because the BAB does not provide any technical assistance, the following discussion will be limited to technical assistance program of the Integral Cooperatives. The assumption underlying this advantage is that agents contact more farmers by working with groups than with individuals. Agents normally attend the monthly base group meetings at which time they may discuss objectives of the Integral Cooperative, collect loan payments and/or demonstrate the application of production inputs.

However, the effectiveness of their assistance may be questioned. In the Santa Cruz area, the Montero Integral Cooperative has an agent who lives among small farmer members and farms his own land. Cooperative members indicated that this agent is particularly effective in transmitting new

technologies. He uses them on his own farm, thus providing a field demonstration. He also regularly visits members and discusses new practices with them. This individualized contact proves to be more "effective" than group contact.

On balance, group lending programs in rural Bolivia have produced several of the hypothesized advantages. Perhaps the most important is that very poor farmers, who never used formal credit because of their unfamiliarity with Spanish, limited interaction with modern institutions, and illiteracy, were able to obtain it.

### Sociological Insights

In this section we will discuss sociological explanations for why group lending has not yielded increased repayment rates, reduced transaction costs and better technical assistance. The presentation will be divided into macro and micro levels of analysis.

#### At The Macro Level

A sociological appraisal of group lending, in Third World countries, must account for the social function of the elements in the existing social structure. The role of credit, for instance, may be defined differently by the small farmer, the lender and the government official. Two alternative definitions are "welfare mechanism" and "generator of increased productivity". One definition emphasizes distribution of wealth while the other emphasizes efficiency of credit use. The small farmer is likely to be more concerned about distribution, especially when he does not have an economically viable unit. If he receives credit, he is less likely to make a profit and therefore to be able to repay a loan. If emphasis is placed on efficiency of credit use, it will probably not reach him (Gonzalez-Vega, 1972).

The small farmer, the lender and the government official perceive the role of credit differently. The government official is likely to emphasize agricultural development in general and assume that subsistence agriculture will transform itself into commercial agriculture as traditional informal sources of credit are replaced by formal sources (Dantwala, 1966). In reality this transformation will require more than credit for small farmers, including adequate production inputs, storage facilities, a stable and equitable marketing system and technical assistance. Were the Integral Cooperatives to provide these inputs in addition to credit, their group lending program would probably be more successful. The lender is likely to emphasize efficiency of credit use. However, his autonomy may be restricted by the government. Government institutions may induce the lending agency to stress the welfare function. Often, it is asked to function as a welfare institution, yet is not granted a subsidy (Royden, 1972).<sup>3</sup> These unclear and at times inconsistent expectations by government institutions and lending agencies undermine its stability and may create justifiable distrust on the part of small farmer borrowers. Small farmers may not repay their loans because they are skeptical about the economic viability of the institution.

Attitudes of small farmers toward credit sources will also affect group lending success. Royden (1972: 25) notes that unstable political systems, such as in Bolivia, often lead to projects and programs that lack essential components. Small farmers experience contradictions, unkept promises and frequent changes all of which reinforce their distrust of government programs and help explain their weak cooperation. Traditional

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<sup>3</sup>Credit project success is normally defined in terms of financial performance; i.e., credit delivery and loan recovery. Little attention is given to impact on production of income distribution (Adams and Kato, 1978).

antagonism toward government, defined on the one hand as paternalistic and on the other as exploitive, also affects repayment. Attitudes towards government sponsored cooperative credit programs in Sri Lanka parallel those found in Bolivia (Ganewatta, 1974). Small farmers in Sri Lanka considered cooperative loans to be a government dole. They feel no moral obligation to repay for several reasons. First, small farmers perceived the government to be a wealthy patriarch who would not miss the loan if it were not repaid. Second, group members agreed not to repay. Social cohesion reinforced nonpayment rather than payment. Finally, the farmers reacted differently to an institution and bureaucrats than they did to local moneylenders who were members of the community.

A comparison of small farmers perceptions of characteristics of credit from formal lending institutions and indigenous informal sources yields additional insights. In discussing credit and risk, Adams and Kato (1978) point out that informal credit is more helpful to the small farmer in times of urgent need because informal loans are more flexible. Informal loans may be made and repaid in kind, may be for consumption and are made immediately. Farmers are apt to repay to maintain good credit ratings with this valuable source. Informal loans are made to individuals while group loans are invariably made by formal lenders.

The Sri Lanka study (Ganewatta, 1974) suggests several additional reasons for higher repayment in the informal market. First, the money-lender is a member of the same community and generally is in continuous social contact with the borrower. Thus, norms about appropriate behavior apply and payment is a matter of personal honor. Second, these same norms may dictate that those who fail to repay are socially ostracized.

Cash and land are highly valued by small farmers (Alers-Montalvo, 1960) which may help to explain their preference for loans in the informal market. Small Peruvian farmers prefer not to join a cooperative credit association that requires that they use their land as collateral because they fear losing it. Thus, small farmers may be less favorable to group loans because they fear loss of their land rather than because of negative attitudes towards collective activity. This may explain the apparent individualism of small farmers in the Cochabamba region and the preference of farmers who received group loans from the Bolivian Agricultural Bank to assume liability only for their portion of the loans.

The effectiveness of technical assistance is partly determined by perceptions of small farmers. Related to these attitudes is the extent to which technical assistance is essential to credit success. A substantial body of literature argues that it is essential (Tinnermeyer, 1972) and is based on the assumption that small farmers will adopt properly demonstrated innovations (Andrews, 1961). This may not occur. Crop inputs do not yield returns until harvest, and unfavorable climatic conditions may result in crop failures. Aversion to risk may inhibit adoption (Royden, 1972: 62). Thus, groups may facilitate technical assistance, but small farmers may refuse the assistance for reasons other than distrust of the agent.

In sum, there are basic differences between formal and informal systems of credit delivery for small farmers (Gillette and Uphoff, 1973: 53). Formal systems promote economic growth by integrating farmers into the national economy. Informal systems are traditional, adapted to local conditions and provide reasonable income. Small farmers view the formal systems as alien and as failing to provide benefits. They prefer to rely on established local informal lenders or rotating credit associations (Geertz, 1962).



Rotating credit associations also fulfill noncredit functions such as education, sociability, recreation and the granting of prestige (Norvell and Werley, 1969; Bouman and Hartevelt, 1976). Systematic study of these associations and their role in groups with strong ethnic ties may provide useful information on how formal group lending programs can be best appraised. Sanctions against default of payments include gossip, ostracism and, in some cases, violence (Kurtz, 1973: 52). Thus, repayment of credit by members of associations leads to personal security and self-approval as well as economic well-being.

Group solidarity, therefore, is important to assure low delinquency in group loans. Regions of Bolivia where traditional forms of communal activity predominated--such as the ayllu in Betanzos--have had more success with group loans, especially for the groups representing existing collective organizations that have survived "economic rationality" (see Godelier, 1972). An assessment of group lending must include more than cost/benefit analyses. It should study the nature and characteristics of groups as elements of indigenous social structures as they are historically inserted in the global national economic system.

#### At The Micro Level

Literature on group lending in other countries highlights several factors that affect repayment and other success indicators. Factors include how the group is formed, the degree of social cohesion among its members, its size, and its leadership quality.

Groups formed mainly for the purpose of securing a loan do not persist. Groups, however, that exist prior to soliciting a loan and for other purposes, tend to have lower delinquency rates (Adams and Pablo, 1980: 15). In some cases, groups are formed by the lending institution. However, their

organization, supervision, and required technical assistance make them costly. Extension agents of the Integral Cooperatives are still spending considerable time with base groups explaining the goals of the Cooperatives and the duties of their members.

Cohesiveness is affected by several factors. Pablo (1979: 10) found that groups formed by individuals residing for an extended period in the same community tend to have a better loan repayment record than those composed of recent immigrants. The success of the Integral Cooperative in Santa Cruz may be in jeopardy because most of its members are recent highland migrants to that region. Criteria used to determine group eligibility and to choose group leaders are also important determinants of degree of cohesiveness. Ideally, membership and leadership status are based on mutual trust. Ideally, too, the criteria used to determine group eligibility and leadership are determined by the group.

Leadership that represents the interests of group members and that is sensitive to members' needs is likely to hold the group together. Borrowing groups of small farmers in less developed countries often exist in political systems with accenuated patron-client relationships. This is true of many parts of rural Bolivia. These political systems may facilitate or inhibit the operation of credit programs. When village leadership is centralized, loan delinquencies are easily monitored and controlled (Gilette and Uphoff, 1973: 55). Local elite however can use credit as a political instrument by giving credit only to their supporters. Ladman and Tinnermeir (1979) argue this to be the case in Bolivia. Doherty and Jodha (1977) report a similar use of credit by community elite in India.

The ideal size of groups is determined by the level of cohesiveness among its members. Small size intensifies interpersonal contact, but also increases the likelihood of major disagreements, unless there is strong leadership to impose cohesion. The lack of strong leadership in groups funded by the Bolivian Agricultural Bank in Cochabamba may explain their demise. On the other hand, the larger the group, the more difficult it is to maintain a common interest. Base groups of the Integral Cooperatives commonly number over 100 members and require considerable attention to group maintenance. It is difficult, if not impossible, for large numbers of farmers to hold similar interests beyond that of obtaining credit.

#### Summary

Group lending in Bolivia has not produced all of the advantages claimed for it. This problem was researched for the two major group lending programs. Possible sociological explanations for their nonattainment are analyzed at the macro and micro levels. At the macro level there are factors which affect prevailing values and attitudes in the ongoing structure; accounting for differences in the perception of the role of credit by borrowers, lenders and government funding sources; attitudes of borrowers toward formal lenders, loan requirements and technical assistance. They were illustrated by comparing informal and formal lending. At the micro level, group formation, level of social cohesion among group members, group size and the effectiveness of group leadership, are discussed.

Using groups to extend credit to the rural poor in Third World countries is promising. Less concern, however, should be given to economic cost/benefit analyses. Informal relations, at the socio-cultural level are

instrumental in determining the degree of loan repayment rates. More research is needed on the nature and characteristics of existing informal groups, the concrete historical conditions in which they are inserted, and potential bridges between informal groups and lending agencies.

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